

Financial Wellbeing Resources

Below is useful advice on energy bills, financial advice & support relevant to both staff and clients during the current cost of living crisis.

Inverclyde Council – Advice and Benefits

Inverclyde Council have an Advice and Benefits Department and lots of information available on the Inverclyde Council Website: [Advice and Benefits - Inverclyde Council](#) e.g.

- [Universal Credit - Inverclyde Council](#)
- [What benefits am I entitled to? - Inverclyde Council](#)
- [Housing Benefit and Council Tax Reduction - Inverclyde Council](#)

There is also a separate page for Advice Services: [Advice Services - Inverclyde Council](#) which includes the following:

- Struggling with debt?: [Struggling with debt? - Inverclyde Council](#)
- Inverclyde Advice First? [Inverclyde Advice First - Inverclyde Council](#)
- What benefits am I entitled to? [What benefits am I entitled to? - Inverclyde Council](#)
- Self Directed Support (SDS) and Personalisation [Self Directed Support \(SDS\) & Personalisation - Inverclyde Council](#)
- Budgeting Tool [Budgeting Tool - Inverclyde Council](#)
- Advice Workers [Advice Workers - Inverclyde Council](#)
- MacMillan Welfare Rights Service [MacMillan Welfare Rights Service - Inverclyde Council](#)
- Vulnerable Groups Outreach [Vulnerable Groups Outreach - Inverclyde Council](#)
- Welfare Rights [Welfare Rights - Inverclyde Council](#)

For free, confidential, impartial advice on money worries, debt and benefits, call Inverclyde HSCP Advice First: 01475 715299; or email: triage.advice@inverclyde.gov.uk

Employees can also access independent financial advice, through our providers, Blythswood Associates: www.blythswood.com Tel: 0141 222 2442.

Financial Fitness

Inverclyde also has an independent welfare benefit and money advice charity – Financial Fitness: [Financial Fitness | Greenock | Free & Independent Money Advice In Inverclyde \(financial-fitness.uk\)](#)

Tel: 01475 729239; E-mail us: finfitteam@yahoo.co.uk

Visit the office: 29 West Stewart Street, Greenock, PA15 1SH

The Wise Group

Information on understanding and managing energy bills is available in the attached handy guide (Help with Bills Scotland)

The Wise Group in Inverclyde also deliver free, impartial energy advice and advocacy support to help people stay in control of their energy bills and keep warm and well at home. Get in touch on 0141 303 3131 or enquiries@thewisegroup.co.uk

Credit Unions

Credit Unions provide ethical and affordable saving and borrowing across the globe. By providing community-based financial services, Credit Unions empower people to access high quality and

affordable financial services. Credit Unions are not- for- profit organisations owned and controlled by their members and are a great way to support your local community.

Scotwest Credit Union

Inverclyde Council works in partnership with Scotwest and as an Inverclyde employee, you have the option of joining the Scotwest Credit Union. Scotwest serves the employees working for public service organisations and Colleges of Further Education within the West of Scotland and their families. It has over 19,000 members and is now one of the largest Credit Unions in the UK. You can join online at: www.scotwest.co.uk or call: 0141 227 2390

Inverclyde also have local Credit Unions:

Tail O' the Bank

Kilblain Street, Greenock, Inverclyde, PA15 1SR
Tel: 01475 734 655; email: office@totbcu.co.uk

Port Glasgow Credit Union

1 John Wood Street, Port Glasgow, Glasgow, Inverclyde, Scotland, PA14 5HU
Tel: 01475 744810; email: bankunion2@aol.com

Scottish Government Workforce Wellbeing

Below is a list of helpful financial resources provided by Scottish Government Workforce Wellbeing Champions Group:

[The Money and Pensions Service | Building financial wellbeing \(maps.org.uk\)](#)

[Free and impartial help with money, backed by the government | MoneyHelper](#)

<https://wellbeinghub.scot/resource/money-worries-and-financial-wellbeing-podcast/>

[Employee Financial Wellbeing | CIPD](#)

<https://wellbeinghub.scot/resource/tips-for-managing-finances/>

[Guides for not for profit or public sector organisations - MoneyHelper guide ordering portal \(apsmos.com\)](#)

i.HEAT

Please click the link to Inverclyde Life: [Inverclyde Life](#) for further information on financial wellbeing support available.



i.HEAT
Committed to helping Inverclyde residents with all aspects of home energy use, and also works in partnership with Inverclyde Advice First to make sure you're receiving the benefits and pensions you're entitled to!

Call 0800 092 9002

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wise group

Find out more on INVERCLYDE LIFE - CLICK THE LINK!

CONNECT to WELLBEING

Your voice

CYS Inverclyde

HSCP